In the Claims

1 – 9. (Withdrawn)

10. (Original) An invoice having a machine readable indicia thereon, said indicia representing plural bits of binary data, said indicia being generally un-intelligible to human observers thereof, the binary data represented by said indicia serving to indicate an on-line computer address associated with said invoice.

11. (Original) The invoice of claim 10 wherein the indicia includes an identifier that is associated with said on-line computer address through a database record.

12. (Original) The invoice of claim 10 wherein the binary data represents said on-line computer address.

13. (Original) The invoice of claim 10 wherein said indicia comprises a steganographic digital watermark.

14. (Original) The invoice of claim 10 wherein said indicia comprises a barcode.

15. (Original) A checking account statement having a machine readable indicia thereon, said indicia representing plural bits of binary data, said indicia being generally un-intelligible to human observers thereof, the binary data represented by said indicia serving to indicate an on-line computer address associated with said checking account statement.

16. (Original) A printed check having a steganographic digital watermark encoded thereon, said watermark representing plural bits of binary data, the binary data represented by said watermark serving to indicate an on-line computer address associated with said check.

17. (Original) A computer storage medium having an electronic checkbook software program stored thereon, wherein said program incorporates, or cooperates with, software instructions that process image data to extract a steganographically-encode watermark payload therefrom.

18. (New) The checking account statement claim 15 wherein the indicia includes an identifier that is associated with said on-line computer address through a database record.

19. (New) The checking account statement of claim 15 wherein the binary data represents said on-line computer address.

20. (New) The checking account statement of claim 15 wherein said indicia comprises a steganographic digital watermark.

21. (New) The checking account statement of claim 15 wherein said indicia comprises a barcode.

22. (New) The printed check of claim 16 wherein the watermark conveys an identifier that is associated with said on-line computer address through a database record.

23. (New) The printed check of claim 16 wherein the watermark conveys said on-line computer address.